

Who We Are?

Lighthouse Savings and Credit Cooperative Society Limited (Lighthouse SACCO) is a fast-growing, member-owned financial institution in Malawi,

Lighthouse SACCO aims to continue growing its membership and asset base, aiming to serve members across various sectors in Malawi



**GROW YOUR FUTURE
JOIN LIGHTHOUSE SACCO
TODAY!**

Connect with Us



+265 981 102 211



info@lighthousesacco.mw



Kamuzu Central Hospital
Lighthouse Trust Campus

Scan for More



LIGHTHOUSE SACCO

Creating wealth for a better tomorrow.



At Lighthouse SACCO, our mission is to empower our members with financial services tailored to their unique needs while fostering community development and promoting economic growth in Malawi.

Registered by the Registrar of Cooperatives,
Affiliated to MUSCCO and Regulated by the
Reserve Bank of Malawi

www.lighthousesacco.mw

What We Offer:

Shares

Shares represent your ownership in the SACCO. They earn annual dividends based on profits and directly determine how much you can borrow.

Minimum Amount: MWK 10,000

Term: Ongoing membership

Shares attract dividends when SACCO makes profit

Ordinary/Regular Deposits

A flexible everyday savings account for members. Deposit and access your savings as needed while earning steady annual interest.

Min. amount: MWK 1,000

Term: No fixed term

Ordinary Deposits/Savings attract 2% Interest per Annum

Loans

Get assistance when faced life's needs with our affordable loans.

All loans attract 3% processing fee paid once
All loans attract 1.6% insurance fee paid once

Kangachepe Funeral Cover

In life and beyond, your loved ones deserve comfort—not financial strain.

Premium: MK1,500/month

What Are
You Waiting
For? Call Us

Our Loan Products

Investment Loan - 4%/month

Our lowest-rate loan, built to fund income-generating projects, business expansion, or long-term investments while keeping repayments manageable.

Amount: 200% of a Member's Shares

Maximum Term: 24 months

Kufewa Loan - 5%/month

A flexible, easy-terms loan built for everyday needs like school fees, family expenses, or household support, featuring a lower rate and softer repayment structure.

Amount: 200% of a Member's Shares

Maximum Term: 12 months

Emergency Loan - 5.5%/month

Fast-access funding for urgent needs like medical bills, repairs, or unexpected crises, designed for rapid approval and quick disbursement.

Max Amount: MWK 1,000,000

Maximum Term: 4 months

Pay-Day Loan - 5.5%/month

A short-term, quick-repay cash advance bridged against your next salary to cover mid-month gaps.

Max Amount: MWK 500,000/Affordability

Maximum Term: 1 month

Fertilizer Loan - 5.5%/month

Short-term agricultural credit for buying fertilizer and seeds, timed to match the planting calendar.

Max. Term: 6 months

Education Loan - 5.5%/month

Covers school fees up to 600,000, paid directly to the school's account.

Max. Term: 6 months

Material Loan - 5.5%/month

Short-term credit for home improvements and building materials Up to 10 Million based on Affordability

Max. Term: 12 months

Pompo-Pompo Loan - 10%/month

Fast, flexible, collateral-free credit for members who need immediate cash.

Max. Amount: MWK 200,000

Max. Term: 4 months

Wooza Friday Loan - 10%/month

A short-cycle cash advance designed around weekly cash-flow needs, timed for the weekend.

Max. Amount: MWK 200,000

Max. Term: 1 month

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